

(Attachment #2 is to be used as a quick reference and not as a checklist)

ATTACHMENT #2  
Rev 8-29-06

806 KAR 17:400 Section 4 Filing and Approval of policies, certificates, and premium rates.

( ) A. More than one form of each type:

1. Additional forms of same type offering new or innovative benefits have not been approved in Kentucky. (Cross-reference to 806 KAR 17:390 Section 6(3)(k))
2. Direct response or agent marketing methods.
3. Guaranteed issue or underwritten.
4. Must offer all plans to individuals under age 65 (disabled) that are offered to individuals over age 65 (under age 65 subject to underwriting) Bulletin 92-3, KRS 304.17-311 and KRS 304.18-034

( ) B. Issuer shall make available any policy forms issued after Jan. 1, 1992, if it has been actively offered for sale within the previous 12 months. (806 KAR 17:400 Section 4(4)(a))

1. Issuer may discontinue availability of policy if the executive director is given written notice at least 30 days prior to discontinuing.
2. If policy is discontinued, it may not be refiled for approval for five years.
3. The sale or transfer of Medicare Supplement business is considered discontinuance.
4. Changes in rating structure, methodology, etc., are reviewed by the actuaries.

806 KAR 17:400 Section 5 - Permitted Compensation Arrangement

- ( ) 1. First year commission cannot be more than 200 percent of second year commission.
- ( ) 2. Commission for next five subsequent years (years 2-6) must be the same as second year commission.
- ( ) 3. Replacement policies: no commission greater than renewal compensation.